

Moore Farm  
Golf Cart Drivers  
Guidelines, Rules and Restrictions



May 25, 2010

## **MISSION OF THE MOORE FARM GOLF CART PROGRAM**

Promote the safe operation of residents' golf carts within the Moore Farm Subdivision and the Bella Rosa Golf Club property. Abide by all State of Colorado laws.

## **DISCLAIMER**

This document is not a legal Authority to cite and should not be used in a Court of Law. This golf cart drivers handbook is printed in volume and copies already issued will not reflect any changes made by the Moore Farm Community Association, the Town of Frederick, the Bella Rosa Golf Club or State of Colorado rules, regulations or laws passed, changed or instituted after the date of this document.

## **DRIVING IS A PRIVILEGE**

The State of Colorado considers the operation of a motor vehicle a privilege – not a right – which one must earn by proving that he or she is a good driver. One must not abuse the privilege or else risk losing it.

The operation of private golf carts in the Moore Farm Subdivision and on the Bella Rosa Golf Club property is likewise a privilege, and private golf cart users of Moore Farm are challenged to show that the privilege is deserved.

This booklet is presented by the Moore Farm Community Association in the hope that everyone will become aware of the need for golf cart drivers to exercise safety and common sense as they travel the Moore Farm streets and the Bella Rosa Golf Course. As you would drive your automobile, drive your golf cart defensively, so as to not cause an accident to happen.

Please drive according to the rules and the law.

THANK YOU.

1. **GOLF CARTS MAY ONLY BE OPERATED ON THE PUBLIC STREETS WITHIN THE MOORE FARM SUBDIVISION. GOLF CARTS MAY NOT CROSS OR ENTER ON TO BELLA ROSA BOULEVARD (AKA WELD COUNTY ROAD 20) OR ANY OTHER STREET OUTSIDE OF THE MOORE FARM SUBDIVISION.**
2. **A GOLF CART MAY ONLY BE OPERATED ON PUBLIC ROADS OR STREETS OR CART PATHS WITHIN MOORE FARM AND THE BELLA ROSA GOLF CLUB AND ONLY BY A PERSON OVER THE AGE OF 16 WHO POSSESSES A VALID COLORADO DRIVERS LICENSE.**
3. Carts can use the cart paths provided in Moore Farm. A golf cart shall not be driven on a sidewalk except where it is constructed over width to accommodate a golf cart.
4. A golf cart may be operated only during the hours between sunrise and sunset.
5. A golf cart must be "street legal" and be equipped with brake lights and turn signals. A golf cart must be equipped with efficient brakes, reliable steering apparatus, safe tires, a rearview mirror, and red reflectorized warning devices in both front and rear.
6. A golf cart must satisfy all applicable state regulations pertaining to low speed electric vehicles.

## **AUTO VS. GOLF CART**

A golf cart is very much like an automobile. It is built something like an auto, rolls on air-inflated tires and has auto-like parts such as leaf springs, axles, brakes and gear boxes. New golf carts steer like autos, and passengers ride sitting down on cushioned seats. They attain good speed and carry useful loads.

But, as compared with automobiles, safety is sacrificed in many ways. The ratio of their maximum turning angle to their normal speed is much higher, rendering them easy to roll over on a sharp turn. Their braking systems are limited due to reduced mechanical leverage in the brake system and the relatively low pressure of treads on the road surface.

There is no practical passenger protection on a golf cart, no seat belts, no restraining sides or doors, no impact-absorption features of any kind.

Awareness of this difference should make the golf cart operator more careful as he wheels around our streets.

Never move your golf cart until you have looked in front, behind and to the side for pedestrians and oncoming traffic. Then, signal and pull into traffic when safe.

## DEFENSIVE DRIVING

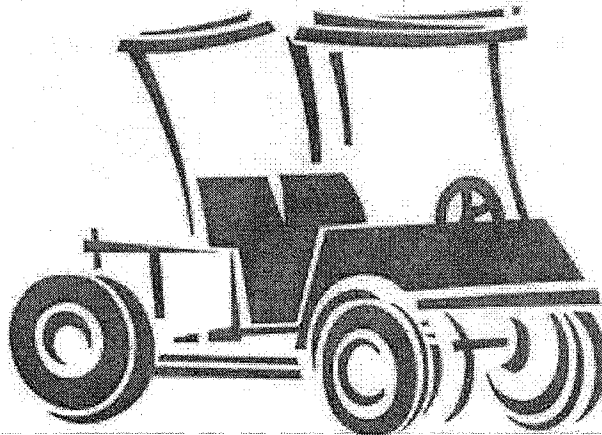
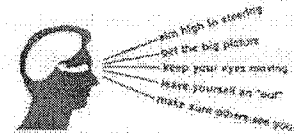
Defensive driving means doing all you can to prevent crashes. As a defensive driver, you will "give" a little. You will change your driving to fit the weather conditions, the way you feel, and the actions of other drivers, bicyclists and pedestrians.

Follow these steps to avoid accidents.

1. Look for possible danger. Think about what might happen. If there are children playing by the road, plan what you will do if one runs or rides into the street.
2. Understand what can be done to prevent a crash. See the defensive driving tips which follow.
3. Act in time. Once you have seen a dangerous situation, act right away to prevent a crash.

Use these defensive driving tips if you see that you are about to be involved in a crash:

- It is better to swerve right instead of toward oncoming traffic to prevent a crash.
- Hitting a row of bushes is better than hitting a tree, post or solid object.
- Hitting a vehicle moving in the same direction as you are is better than hitting a vehicle head-on.
- It is better to drive off the road than skid off when avoiding a crash
- Is it better to hit something that is not moving instead of a vehicle moving toward you.



## **CHILDREN DRIVERS**

Children are not allowed to drive golf carts on our streets, unless 16 years old or older and possess a valid State of Colorado Drivers License, even when accompanied by an adult.

Even though your children or grandchildren beg to drive your golf cart, give a firm "NO" unless they are of driving age (16) and are experienced and licensed drivers.

In a critical situation, the adult would not be able to take over the controls quickly enough to avoid an accident.

## **INSURANCE OPTIONS**

Many golf cart owners mistakenly believe their homeowners insurance covers them in event of any accidental occurrence with their golf cart. NOT TRUE! This coverage is only in force for "a golf cart owned by insured when using for golfing purposes". This is an insurance quote from a homeowner's policy.

Your use of the golf cart for any other purposes necessitates a separate golf cart insurance policy for coverage. The absence of such coverage exposes you to personal liability for property damage and bodily injury to others.

Some insurance companies will write attachments to your homeowner's policy, for an additional fee but some will not, which will make it necessary that you purchase a separate policy for this needed protection. This should provide coverage for: liability, property damage, comprehensive coverage for damage to your own golf cart.

Contact your insurance broker and get this coverage. It may save you some financial problems or a law suit in the future.

## **PEDESTRIANS AND BICYCLISTS**

It is the driver's responsibility to do everything possible to avoid colliding with any pedestrians, bicyclist or other person. At any non signalized intersection, marked mid-block crossing or driveway, motorists must yield to pedestrians wishing to cross the street or driveway. At signalized intersections, before making any turn, motorists must yield to pedestrians and bicyclists.

## **MAKING TURNS**

Turning a corner may seem to be a simple operation, but many traffic crashes are caused by drivers who do not turn correctly.

There are nine steps in making a good turn:

1. Make up your mind about your turn before you get to the turning point. Never make "last minute" turns.
2. Look behind and to both sides to see where other vehicles are if you must change lanes before making your turn. Use your turn signal before changing lanes also.

3. Move into the correct lane as you near the intersection. The correct lane for the right turn is the lane next to the right edge of the roadway. On a two-lane road with traffic in both directions, an approach for a left turn should be made in the part of the right half of the roadway nearest the center line.
4. Give a turn signal for at least the last 100 feet before you make your turn. Let other drivers know what you are going to do.
5. Slow down to a safe turning speed.
6. When you are slowing to make a right turn, the bicyclist you passed may be catching up to you. Search over your shoulder before turning. Yield to bicyclists and pedestrians.
7. When turning left you may be crossing the path of a pedestrian or bicyclist. Always search before starting your turn.
8. Make the turn, staying in the proper lane. Yield the right-of-way to any vehicle coming from the opposite direction.
9. Finish your turn in the proper lane. A right turn should be from the right lane into the right lane of the roadway entered. A left turn may be completed in any lane lawfully available, or safe, for the desired direction of travel.

## **STOP SIGNS**

At boulevard stops, yield the right of way to all other traffic and pedestrians before proceeding to cross a street, or to turn onto a street. Move forward only when the road is clear.

At a four-way stop intersection, the driver of the first vehicle to stop at the intersection should be the first to proceed. If two or more vehicles reach the four-way stop intersection at the same time, the driver of the vehicle on the left shall yield the right-of-way to the vehicle on the right.

## **RIGHT-OF WAY**

The law gives the right-of-way to no one. It only says who must yield (give up) the right-of-way. Every individual must do everything possible to avoid an accident.

## **TRAFFIC CRASHES: WHAT ARE YOUR RESPONSIBILITIES**

1. **Stop.** If you are in a crash while driving, you must stop. If anyone is hurt, you must get help. You must also be ready to give your name, address, and vehicle registration number; as well as show your driver license to others involved in the crash.
2. **Report the crash.** If the crash causes injury, death, or property damage, it must be reported. Call the local police or the County Sheriff's Office. If the crash involves a charge of driving under the influence (DUI) or results in death, injury, or property damage to the extent a wrecker must tow a vehicle away, the officer will fill out a report. If the crash is investigated by an officer, you need not make a written report. The officer will provide you with a copy of the form for your records.

**All accidents are required by law, under CRS §42-4-1601 to be reported to the agency having jurisdiction immediately, which is the Town of Frederick Police Department.**

**3. Move your cart if it is blocking traffic.** If your cart is blocking the flow of traffic, you must move it. If you cannot move it yourself, you must get help or call a tow truck. This is true anytime your vehicle is blocking the flow of traffic whether it has been involved in a crash or not.

**4. Appear in court.** If you are charged in a driving crash, you may be required to go to court. The officer who comes to the scene of the crash will file charges against any driver who violated a traffic law. Anyone who is charged will have a chance to explain to the court what happened. The court will then decide what the penalty will be. Anyone who is not charged with violating the law may also be required to come to court as a witness.

A driver convicted of leaving the scene of a crash involving death or personal injury will have his or her license revoked. The driver is also subject to criminal penalties.

## **CRASH INVOLVING AN UNATTENDED VEHICLE**

If, while driving, you hit a vehicle with no one in it or if you damage any object that belongs to someone else, you must tell the owner. Give the owner your name, address, and tag number in person or in a note attached to the object that was hit. Report the crash immediately to the proper law enforcement agency.

## **AVOIDING REAR-END COLLISIONS**

Many crashes happen because one vehicle runs into the back of another one. Here are some things you can do to lower the risk of someone running into the rear of your vehicle.

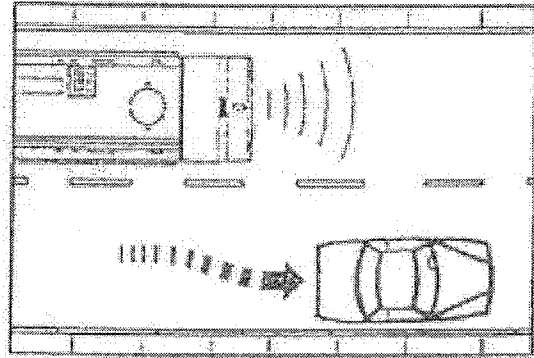
- Check your brake lights often to make sure they are clean and working properly.
- Know what is going on behind you. Use your rearview mirrors.
- Signal well in advance for turns, stops and lane changes.
- Slow down gradually. Avoid any sudden actions.
- Drive with the flow of traffic (within the speed limit). Driving too slowly can be as dangerous as driving too fast.
- Adjust your speed to traffic conditions on streets and parking lots.

## **DRIVEWAYS**

Driveways form an intersection with sidewalks. All motorists must yield to bicyclists and pedestrians utilizing the sidewalk.

## EMERGENCY VEHICLES

Pedestrians and drivers must yield the right-of-way to law-enforcement cars, fire engines and other emergency vehicles using sirens and/or flashing lights. Immediately pull over to the closest edge of the roadway and stop until the emergency vehicle has passed. Do not block intersections.



## BACKING

In an automobile, signal lights are provided which illuminate automatically to show that the car is in reverse gear. Few golf cars have this feature, although some are equipped with an audible sound signal that warns that the golf cart has been switched to "reverse". However, where the automobile reverse gear provides a low speed, the golf cart is able to proceed at its full speed even in reverse.

In backing:

1. Look first to see that you will not interfere with traffic flow or endanger pedestrians. Special care should be used when backing out of busy parking areas.
2. Switch to "reverse" before depressing the accelerator pedal. This should turn on an audible warning noise in a properly equipped and maintained golf cart.
3. Proceed slowly backwards, continuing to be watchful.
4. Move into a position parallel with the nearest traffic lane before moving forward.

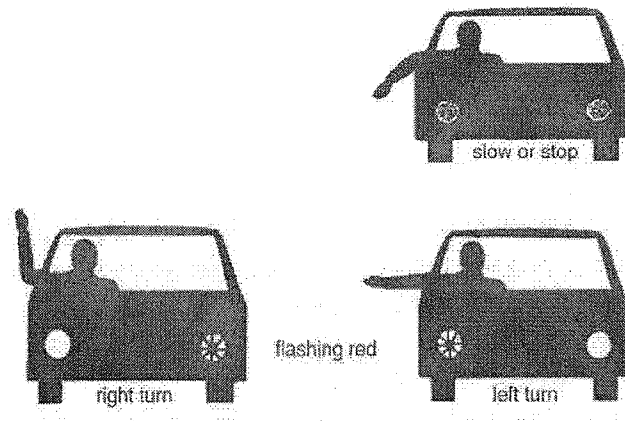
## WHERE YOU MUST STOP

More accidents occur at intersections than any other place. You should exercise extreme caution when approaching any cross street or road.



## TURN SIGNALS AND EMERGENCY SIGNALS

You must use hand signals or directional signals to show that you are about to turn.



It is against the law to use your directional signals to tell drivers behind you that they can pass. Four-way emergency flashers should only be used while your vehicle is legally stopped or disabled on the highway or shoulder of highway.

## TRAFFIC LANES

The center lane of a three-lane highway is used only for turning left. Always drive on the right side of a two-lane highway except when passing.

If the road has four or more lanes with two-way traffic, drive in the right lane except when overtaking and passing, preparing to turn left, or when directed to do otherwise by an officer or posted signs.

If you see red reflectors facing you on a lane line, you are on the wrong side of the road. Get into the proper lane immediately to avoid a head-on collision. If you see red reflectors facing you on pavement edge lines, you are going the wrong way on a one-way ramp. Pull off the pavement immediately to avoid a head-on collision.

The streets of Moore Farm seldom bear lane markings, and it is incumbent upon drivers of golf carts and autos to visualize street divisions that provide safe widths for passing.

Always drive on the right side of the street except in those rare cases when you might be passing a bicyclist or a parked car. A golf cart, being a slow vehicle, must stay in the right lane unless passing or turning left.

## **BLIND SPOTS**

Blind spots are areas near the left and right rear corners of your vehicle that you cannot see in your rearview mirrors. Before you move sideways to change lanes on an expressway or to pass on any road, turn your head to make sure these areas are clear.

Required signals may be given by hand and arm or by signal lamps or devices. Some golf carts are not equipped with electric turn indicators, hence drivers must use arm signals. When doing so the arm should be fully extended; and the driver should check visually to make sure his signal is observed.

Enclosing a cart in curtains against inclement weather does not relieve the operator from the responsibility of proper signaling.

## **PASSENGER SAFETY TIPS**

Passengers and drivers should always keep their feet inside the golf cart while it is in motion.

Moreover, passengers should have both feet planted firmly on the floor while the golf cart is moving.

For extra stability, a passenger should sit with his right hip against the right arm of the seat.

A passenger should be aware of traffic conditions. A sharp, unexpected turn can throw a rider from the golf cart with serious consequences.

On turns and fast straight-aways, the passenger should grasp with his hand the right arm of the seat.

## **SPEEDING**

Golf carts are not known for their racing qualities. Electric golf carts with their fixed battery and electric motor combination, seldom can reach more than about twelve miles per hour. Over smooth and level roadways, progressing at this speed can seem agonizingly slow. As a result, actions are sometimes taken to boost speed with lower gear ratios, altered motor field strength, and higher horsepower ratings to get the golf carts to go faster.

The result has been the achievement of speeds over twenty-five (25) miles per hour.

Such speeds are well below the limits set for automobile operation. The danger for golf cart users is due to the less safe features of golf cart design:

- No restraint system for passengers. No seat belts, no metal shell surrounding the passenger and little to hold on to.
- High turn angle.
- Lower braking friction.
- Higher center of gravity relative to golf cart width.

All of the above put golf cart riders at significant risk especially at brisk speeds. At 24 miles per hour the momentum of the human body is four times the force experienced at 12 miles per hour. Even at 6 miles per hour the cart passenger has difficulty staying in the cart in an abrupt left turn. A collision at 24 miles per hour would be like dropping from a second story window.

Golf carts going fast are also at the mercy of uneven pavements and could be thrown against a parked or passing car.

Adding to occupant danger at any speed is the tendency to leave a leg or foot outside of the cart while it is in motion. Many serious injuries are reported from unexpectedly catching an appendage on the ground or a stationary object.

## **NIGHT DRIVING**

**Golf carts in Moore Farm are not authorized for use on public roadways at night**, even if the golf cart is equipped with both headlights and taillights. Operation of golf carts in Moore Farm between sunset and sunrise is a violation.

Violators can be given a citation for all violations by a law enforcement officer which may result in your having to appear in court and paying a fine. Again, golf carts are not allowed on the streets of Moore Farm at night. Operation at night is a violation.

## **VEHICLE MAINTENANCE**

Regardless of how well you drive, you are not safe unless your golf cart is in good operating condition. You should regularly check for safe operation of brakes, lights (if so equipped), steering, turn signals (if you intend to use them) and tires.

You should also make sure your batteries are charged to good operating levels.

A faulty symptom such as loose holding brake, wheel wobble, or unstable steering should prompt the immediate attention of a mechanic.

## **DRIVING IS A FULL TIME JOB**

Concentration is one of the most important elements of safe driving. The driver's seat is no place for day dreaming, mental napping, window shopping, scenic viewing or distracting conversation. Nor is it a place for a person who is ill, worried and angry or in grief. Driving is a full-time job. There have been too many accidents after which the driver (if he survived) said, "I don't know what happened."